

Information to identify the case:

Debtor 1	<u>Luz M Villafane</u>	Social Security number or ITIN	xxx-xx-2552
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-23886-RG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Luz M Villafane

8/3/23

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Luz M Villafane
Debtor

Case No. 18-23886-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Aug 03, 2023

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 05, 2023:

Recip ID	Recipient Name and Address
db	+ Luz M Villafane, 108 Linnett St., Bayonne, NJ 07002-4322
cr	+ Liberty Savings Federal Credit Union, McKenna DuPont Higgins & Stone, 229 Broad Street, P.O. Box 610, Red Bank, NJ 07701-0610
cr	+ Specialized Loan Servicing, LLC, c/o Stewart Legal Group, P.L., P.O. Box 340514, Tampa, FL 33694-0514
517712050	Liberty Savings Federal Credit Union, C/O McKenna, DuPont, Higgins & Stone, PC, PO Box 610, Red Bank, NJ 07701-0610
517639248	+ Liberty Svngs Fed Cr U, 666 Newark Ave, Jersey City, NJ 07306-2398

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 03 2023 20:28:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 03 2023 20:28:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/PDF: bncnotices@becket-lee.com	Aug 03 2023 20:50:30	Toyota Motor Credit Corporation c/o BECKET & LEE L, P.O. Box 3001 Dept., Malvern, PA 19355-0701
517639247	+ EDI: CCS.COM	Aug 04 2023 00:15:00	Credit Collections Services, Attention: Bankruptcy, 725 Canton Street, Norwood, MA 02062-2609
517680457	+ Email/Text: enotifications@santanderconsumerusa.com	Aug 03 2023 20:29:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
517639250	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Aug 03 2023 20:28:00	SLS, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517639249	+ Email/Text: enotifications@santanderconsumerusa.com	Aug 03 2023 20:29:00	Santander Consumer USA, Po Box 961245, Ft Worth, TX 76161-0244
517639251	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Aug 03 2023 20:28:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409
518997689	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Aug 03 2023 20:28:00	The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
517677113	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Aug 03 2023 20:28:00	The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
518315879	Email/PDF: bncnotices@becket-lee.com	Aug 03 2023 20:50:31	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517757243	+ EDI: AIS.COM	Aug 04 2023 00:15:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 12

District/off: 0312-2

User: admin

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Date Rcvd: Aug 03, 2023

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518586184	*+	The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
518267855	*+	The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 05, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 3, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee et al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Michael R. DuPont	on behalf of Creditor Liberty Savings Federal Credit Union dupont@redbanklaw.com lori@redbanklaw.com
Paola D. Vera	on behalf of Debtor Luz M Villafane pvera@cabanillaslaw.com bankruptcy@cabanillaslaw.com;r64840@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7